



Substitute Form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1 of 2

Complete if Known

Application Number 09/520,943

Filing Date Mar-16-2003

First Named Inventor Fano, Andrew

Art Unit 3624

Examiner Name Kazim, Sam

Attorney Docket Number 60021-352501

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number			Issue Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
		Number	Kind	Code ² (if known)		
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eva	2	5,999,918			12/07/1999	Williams et al.
eva	3	6,012,044			01/04/2000	Maggioncalda et al.
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Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)			
eva	8	WO	01 22253		03/29/2001	Ake, Dan	

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
eva	9	"GE Center for Financial Learning; Planning Tools, "How much am I spending?" INTERNET ARTICLE, 'Online! 1999-2000, XP002181097, Retrieved from the Internet: <URL:http://www.financiallearning.com/ge/calculator.jsp?osp=9705&BV_SessionID=@ @@1126282150.1003930066@@@&BV_EngineID=cadccfkmghkgbedcgceckh.0> 'retrieved on 2001-10-24! page: Your Money Personality, Prioritized Spending Plan	
Examiner Signature <i>Beth Van Dore</i>			Date Considered 02/04/03

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Substantive Form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	09/520,943
				Filing Date	Mar-08-2000
				First Named Inventor	Fano, Andrew
				Art Unit	3621
				Examiner Name	Kazimi, Hani M.
Sheet	2	of	2	Attorney Docket Number	60021-352501

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
lvd	10	BACCHUS, F; FRODUALD KABANZA: "Planning for Temporally Extended Goals" PROC. OF THE 13TH INTERN. CONFERENCE ON AI, 1996, page 1215-1222 XP002181096 Portland, whole document	
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Examiner Signature <i>Beth Van Dora</i>			Date Considered <i>03/04/03</i>

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